

United States Bankruptcy Court **District of New Jersey**
Case number: **16-25925-VFP**

12/15

By the court: Vincent F. Papalia
United States Bankruptcy Judge

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Judith C Adamez
 Debtor

Case No. 16-25925-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Nov 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.

db +Judith C Adamez, 281 Dermott Ave., Clifton, NJ 07011-3750
 516347821 ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
 516347823 +Holy Name Hospital, 718 Teaneck Road, Teaneck, NJ 07666-4281
 516347825 +Penn Foster, 925 Oak Street, Scranton, PA 18515-0901
 516347826 +Roundpoint Mortgage Servicing Corp, P.O. Box 19409, Charlotte, NC 28219-9409
 516347827 +Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
 516347828 St Joseph's Regional Medical Center, P.O. Box 32025, New York, NY 10087-2025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2016 22:01:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2016 22:01:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516347818 +EDI: CAPITALONE.COM Nov 16 2016 21:53:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285

516347819 +E-mail/Text: ering@cbhv.com Nov 16 2016 22:01:23 Collection Bureau Hudson Valley, Inc.,
 Po Box 831, Newburgh, NY 12551-0831

516347820 EDI: WFNBN.COM Nov 16 2016 21:53:00 Comenity Bank/nwyrk&co, Po Box 18215,
 Columbus, OH 43218

516347822 +E-mail/Text: bknotice@erccollections.com Nov 16 2016 22:01:28 ERC/Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

516347824 +EDI: CBSKOHL.COM Nov 16 2016 21:53:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120

516347831 EDI: TFSR.COM Nov 16 2016 21:53:00 Toyota Motor Credit, P.O. Box 8026,
 Cedar Rapids, IA 52408

516347829 +EDI: TDBANKNORTH.COM Nov 16 2016 21:53:00 Td Bank N.a., 32 Chestnut St,
 Lewiston, ME 04240-7799

516347833 +EDI: WFFC.COM Nov 16 2016 21:53:00 Wfm/wbm, 3480 Stateview Blvd Bldg,
 Fort Mill, SC 29715-7203

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516347832* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)

516347830* +Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240-7799

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Queens Park Oval Asset Holding Trust
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net;pbellina@outlook.com
 Donald V. Biase on behalf of Trustee Donald V. Biase dbiase4236@gmail.com,
 dvb@trustesolutions.net;pbellina@outlook.com
 Thomas W. Williams on behalf of Debtor Judith C Adamez krecio68@gmail.com

TOTAL: 4